

## United States Bankruptcy Court

DISTRICT OF NEW JERSEY  
TRENTONVOLUNTARY  
PETITION

IN RE <b>Schnoor, Carolyn V.</b>		NAME OF JOINT DEBTOR <b>NO JOINT DEBTOR</b>	
ALL OTHER NAMES used by the debtor in the last 6 years <b>NONE</b>		ALL OTHER NAMES used by the joint debtor in the last 6 years <b>N/A</b>	
SOCIAL SECURITY/TAX I.D. NUMBER <b>142-30-9841</b>	TELEPHONE	SOCIAL SECURITY/TAX I.D. NUMBER <b>N/A</b>	TELEPHONE
STREET ADDRESS OF DEBTOR <b>108 Beaver Avenue Whiting NJ 08759</b>		STREET ADDRESS OF JOINT DEBTOR <b>N/A</b>	
COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS <b>Ocean</b>		COUNTY OF RESIDENCE/PRINCIPAL PLACE OF BUSINESS <b>N/A</b>	
MAILING ADDRESS OF DEBTOR (if different from street address) <b>108 Beaver Avenue Whiting NJ 08759</b>		JOINT DEBTOR MAILING ADDRESS (if different from street address) <b>N/A</b>	
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR <b>N/A</b>		VENUE <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.	

## INFORMATION REGARDING DEBTOR

<b>TYPE OF DEBTOR</b> <input checked="" type="checkbox"/> Individual <input type="checkbox"/> Joint (Husband and Wife) <input type="checkbox"/> Partnership <input type="checkbox"/> Other <input type="checkbox"/> Corporation Publicly Held <input type="checkbox"/> Corporation Not Publicly Held <input type="checkbox"/> Municipality		<b>CHAPTER OF BANKRUPTCY CODE UNDER WHICH PETITION FILED</b> <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Section 304	
<b>NATURE OF DEBT</b> <input checked="" type="checkbox"/> Non-Business/Consumer <input type="checkbox"/> Business - Complete A & B below		<b>FILING FEE</b> <input checked="" type="checkbox"/> Filing fee attached. <input type="checkbox"/> Filing fee to be paid in installments. Attach signed application per Rule 1006(b).	
<b>A. TYPE OF BUSINESS</b> <input type="checkbox"/> Farming <input type="checkbox"/> Professional <input type="checkbox"/> Retail/Wholesale <input type="checkbox"/> Railroad <input type="checkbox"/> Transportation <input type="checkbox"/> Manufacturing/Mining <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Construction <input type="checkbox"/> Real Estate <input type="checkbox"/> Other Business		<b>NAME AND ADDRESS OF LAW FIRM OR ATTORNEY</b> <b>ENGLEMAN &amp; HOFFMAN, by: Charlotte A. Engleman, Esq. 4168</b> <b>99 Highway 35</b> <b>PO Box 257</b> <b>Keyport, NJ 07735</b> <b>(908) 264-1956</b>	
<b>B. BRIEFLY DESCRIBE NATURE OF BUSINESS</b> <b>N/A</b> <b>66081141</b>		<b>OTHER ATTORNEYS DESIGNATED TO REPRESENT DEBTOR</b>	

## STATISTICAL/ADMINISTRATIVE INFORMATION 28 (U.S.C. § 604) (Estimates only)

<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						
ESTIMATED NUMBER OF CREDITORS						
1-15	16-49	50-99	100-199	200-999	1000-over	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
ESTIMATED ASSETS (in thousands of dollars)						
Under 50	50-99	100-499	500-999	1000-9999	10,000-99,999	100,000-over
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ESTIMATED LIABILITIES (in thousands of dollars)						
Under 50	50-99	100-499	500-999	1000-9999	10,000-99,999	100,000-over
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ESTIMATED NUMBER OF EMPLOYEES - CHAPTERS 11 & 12 ONLY						
0	1-19	20-99	100-999	1000-over		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
ESTIMATED NUMBER OF EQUITY SECURITY HOLDERS - CHAPTERS 11 & 12 ONLY						
0	1-19	20-99	100-499	500-over		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

THIS SPACE FOR COURT USE ONLY

\$175  
PAID

Matthew Bender &amp; Co.

Name of Debtor Schnoor, Carolyn V.

Case No. \_\_\_\_\_

**FILING OF PLAN**

For Chapter 9, 11, 12 and 13 cases only.

☐ A copy of debtor's proposed plan dated is attached.

☐ Debtor intends to file a plan within the time allowed by statute, rule, or order of the court.

**PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (if more than one, attach additional sheet)**

Location Where Filed <b>No prior bankruptcies</b>	Case Number	Date filed
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**PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR (if more than one, attach additional sheet)**

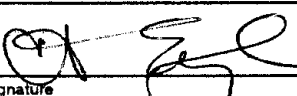
Name of Debtor <b>No pending bankruptcies</b>	Case Number	Date filed
Relationship	District	Judge

**REQUEST FOR RELIEF**

Debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

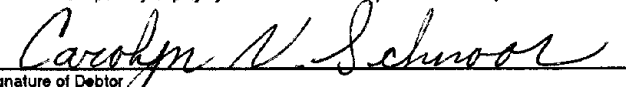
**SIGNATURES**

**ATTORNEY**

X  \_\_\_\_\_ Date 9/15/97

**INDIVIDUAL JOINT DEBTOR(S)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

X  \_\_\_\_\_  
Signature of Debtor

9-15-97  
Date

X \_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Date

**CORPORATE OR PARTNERSHIP DEBTOR**

I declare under penalty of perjury that the information provided in this petition is true and correct and that the filing of this petition on behalf of the debtor has been authorized.

\_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Print or Type Name of Authorized Individual:

\_\_\_\_\_  
Title of Individual Authorized by Debtor to File this Petition:

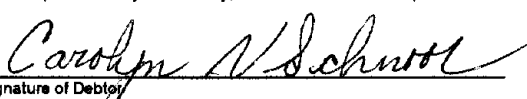
\_\_\_\_\_  
Date

**EXHIBIT "A" (To be completed if debtor is a corporation, requesting relief under Chapter 11.)**

☐ Exhibit "A" is attached and made a part of this petition.

**TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS (See P.L. 98-353 §322)**

I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, U.S.C., understand the relief available under such chapter, and choose to proceed under chapter 7 of such title. If I am represented by an attorney, Exhibit B has been completed.

X  \_\_\_\_\_  
Signature of Debtor

9-15-97  
Date

X \_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Date

**EXHIBIT "B" (To be completed by attorney for individual chapter 7 debtor(s) with primarily consumer debts).**

I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under such chapter.

X  \_\_\_\_\_  
Signature of Attorney

9/15/97  
Date

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

## NOTICE TO INDIVIDUAL CONSUMER DEBTORS

If you intend to file a petition for relief under the bankruptcy laws of the United States, and your debts are primarily consumer debts, the Clerk of Court is required to notify you of each chapter of the Bankruptcy Code under which you may seek relief. You may proceed under:

**Chapter 7 - Liquidation, or**

**Chapter 11 - Reorganization, or**

**Chapter 12 - Adjustment of Debts of a Family Farmer With Regular Annual Income, or**

**Chapter 13 - Adjustment of Debts of an Individual With Regular Income**

If you have any questions regarding the information contained in this notice, you should consult with your attorney.

\_\_\_\_\_  
Clerk of Court

### Acknowledgement

I hereby certify that I have read this notice.

Signature: \_\_\_\_\_

*Carolyn V. Schnoor*  
Debtor

Date: \_\_\_\_\_

*9-15-97*

Signature: \_\_\_\_\_

Joint Debtor

Date: \_\_\_\_\_

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed with joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

**United States Bankruptcy Court**  
**DISTRICT OF NEW JERSEY**  
**TRENTON**

In re: Schnoor, Carolyn V.

Debtor

Case No.:

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business.**

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year.

This year: 1996	Amount:	21,000.00
Source:wages		
Last year: 1995	Amount:	18,000.00
Source:wages		
Previous year: 1994	Amount:	16,000.00
Source:wages		

**2. Income other than from employment or operation of business.**

None  
☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case.

**3. Payments to creditors.**

None  
☒

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case.

None  
☒

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.

**4. Suits and administrative proceedings, executions, garnishments, and attachments.**

None  
☒

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

None  
☒

b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

**5. Repossessions, foreclosures, and returns.**

None  
☒

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.

**6. Assignments and receiverships.**

None  
☒

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

None  
☒

b. List all property which has been in the hands of a custodian, receiver or court appointed official within one year immediately preceding the commencement of this case.

**7. Gifts.**

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

**8. Losses.**

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case.

**9. Payments related to debt counseling or bankruptcy.**

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

**ENGLEMAN & HOFFMAN**

99 Highway 35

PO Box 257

Keyport, NJ 07735

(908) 264-1956

Filing fee: 175.00

Attorney's fees: 1,100.00

Source was: Debtor's earnings

Date(s) of payment: 1997

**10. Other transfers.**

None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case.

**11. Closed financial accounts.**

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case.

**12. Safe deposit boxes.**

None ☒ List each safe deposit box or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

**13. Setoffs.**

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case.

**14. Property held for another person.**

None ☒ List all property owned by another person that the debtor holds or controls.

**15. Prior address of debtor.**

None ☒ If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case.

**16. Nature, location, and name of business.**

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

None ☒ a. For individuals, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

None ☒ b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

None ☒ c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

**17. Books, records, and financial statements.**

None ☒ a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None ☒ b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor.

None ☒ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

**18. Inventories.**

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

**19. Current Partners, Officers, Directors, and Shareholders.**

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

**20. Former partners, officers, directors, and shareholders.**

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

**21. Withdrawals from a partnership or distributions by a corporation.**

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

#### DECLARATION

I, *Carolyn V. Schnoor*, named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Statement of Financial Affairs*, consisting of 4 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Signature: \_\_\_\_\_

*Carolyn V. Schnoor*  
Carolyn V. Schnoor

Date: \_\_\_\_\_

*9-15-97*

# United States Bankruptcy Court

DISTRICT OF NEW JERSEY  
TRENTON

In re: Schnoor, Carolyn V.

Debtor

Case No.:

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property		1	\$ 5, .		
B - Personal Property		3	\$ 1,5 .		
C - Property Claimed As Exempt		1			
D - Creditors Holding Secured Claims		1		\$ .	
E - Creditors Holding Unsecured Priority Claims		1		\$ .	
F - Creditors Holding Unsecured Nonpriority Claims		3		\$ 25,7 3.	
G - Executory Contracts and Unexpired Leases		1			
H - Codebtors		1			
I - Current Income of Individual Debtor(s)		1			\$ .
J - Current Expenditures of Individual Debtor(s)		1			\$ 856.
Summary Sheet		1			
Total number of sheets → in ALL Schedules		15			
Total Assets →			\$ 6,5 .		
Total Liabilities →				\$ 25,7 3.	

Total No. of Creditors 1



In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

### SCHEDULE A - REAL PROPERTY

Description and location of property	Current market value of debtor interest in the property without deducting any secured claim or exemption
Nature of debtor's interest in property	Amount of secured claim

*mobile home*

**Debtor interest:**

*5,000.00*

**Location:** *60 Panda Lane, Whiting NJ*

**Nature of interest:** *fee simple*

**Co-owner(s):** *Ed Beach, boyfriend, 1/2 interest, both*

**Possession:** *In debtor possession.*

**Total:**

*5,000.00*

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

## SCHEDULE B - PERSONAL PROPERTY

Type of property	Current market value of debtor's interest in property without deducting any secured claim or exemption
Description and location of property	

**1. Cash on hand.**

*None*

**2. Checking, savings, or other financial accounts, certificates of deposits, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.**

*None*

**3. Security deposits with public utilities, telephone companies, landlords, and others.**

*None*

**4. Household goods and furnishings, including audio, video, and computer equipment.**

*furniture*

Debtor interest: *1,000.00*

Location: *In debtor possession.*

**5. Books, pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.**

*None*

**6. Wearing apparel.**

*clothing*

Debtor interest: *500.00*

Location: *In debtor possession.*

**7. Furs and jewelry.**

*None*

**8. Firearms and sports, photographic, and other hobby equipment.**

*None*

**9. Interests in insurance policies.**

*None*

**10. Annuities.**

*None*

**11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans.**

*None*

**12. Stock and interests in incorporated and unincorporated businesses.**

*None*

**13. Interests in partnerships or joint ventures.**

*None*

**14. Government and corporate bonds and other negotiable and non-negotiable instruments.**

*None*

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

**15. Accounts receivable.**

*None*

**16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled.**

*None*

**17. Other liquidated debts owing debtor including tax refunds.**

*None*

**18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.**

*None*

**19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.**

*None*

**20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.**

*auto accident claim*

Debtor interest:

*unknown*

*Location: In debtor possession.*

**21. Patents, copyrights, and other intellectual property.**

*None*

**22. Licenses, franchises, and other general intangibles.**

*None*

**23. Automobiles, trucks, trailers, and other vehicles or accessories.**

*None*

**24. Boats, motors, and accessories.**

*None*

**25. Aircraft and accessories.**

*None*

**26. Office equipment, furnishings, and supplies.**

*None*

**27. Machinery, fixtures, equipment, and supplies used in business.**

*None*

**28. Inventory.**

*None*

**29. Animals.**

*None*

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

**30. Crops - growing or harvested.**

*None*

**31. Farming equipment and implements.**

*None*

**32. Farm supplies, chemicals, and feed.**

*None*

**33. Other personal property of any kind not already listed.**

*None*

**Total:** 1,5 .

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

11 U.S.C. sec. 522(b)(1)

Exemptions provided in 11 U.S.C. sec. 522(d).

*Debtor is single.*

Description of property	Current market value of property without deducting exemption
Specify exemption law and value claimed exempt	

*auto accident claim*

**Debtor Interest: unknown**

Exemption law: 11 USC section 522(d)(11)(D)

Value exempt:

Exemption law: 11 USC section 522(d)(11)(E)

Value exempt:

*clothing*

**Debtor Interest: 5 .**

Exemption law: 11 USC section 522(d)(3)

Value exempt: 5 .

*furniture*

**Debtor Interest: 1, .**

Exemption law: 11 USC section 522(d)(3)

Value exempt: 1, .

*mobile home*

**Debtor Interest: 5, .**

Exemption law: 11 USC section 522(d)(1)

Value exempt: 5, .

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Creditor's name and complete mailing address including zip code		Amount of claim without deducting value of collateral
	Date claim was incurred, nature of lien, and description and market value of property subject to the lien	Unsecured portion, if any

None

Subtotal this page: 0.00  
Total: 0.00

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's name and complete mailing address including zip code	Amount of claim
Date claim was incurred and consideration for claim. If claim is subject to setoff, so state.	

Account number: 373027728802002

Amount of claim: 4,377.00

American Express

attn: JDR Recovery Corp

500 Franklin Turnpike

PO Box 585

Ramsey NJ 07446

Date incurred: 1996

Consideration for claim: merchandise

Claim is: Fixed and liquidated.

Account number: 96021571

Amount of claim: 518.00

Bayshore Community Hosp

727 North Beers Street

Holmdel NJ 07733

Date incurred: 1996

Consideration for claim: services

Claim is: Fixed and liquidated.

Account number: 5017692525

Amount of claim: 51.00

Bayshore Community Hosp

727 North Beers Street

Holmdel NJ 07733

Date incurred: 1996

Consideration for claim: services

Claim is: Fixed and liquidated.

Account number: 5017711812

Amount of claim: 345.00

Bayshore Community Hosp.

727 North Beers Street

Holmdel NJ 07733

Date incurred: 1996

Consideration for claim: services

Claim is: Fixed and liquidated.

Account number: 5408103058900803

Amount of claim: 4,458.00

Chevy Chase Bank, FSB

PO Box 999

Frederick MD 21705

Subtotal this page: 9,749.00

In re: Schnoor, Carolyn V.

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Case No. (if known)

**Date incurred:** 1996

**Consideration for claim:** *merchandise*

**Claim is:** *Fixed and liquidated.*

**Account number:** 5424180113714759

*Citibank*

*PO Box 6703*

*Sioux Falls SD 57188*

**Amount of claim:** 2,741.00

**Date incurred:** 1996

**Consideration for claim:** *merchandise*

**Claim is:** *Fixed and liquidated.*

**Account number:** 54251801013714759

*Citibank Mastercard*

*PO Box 6703*

*Sioux Falls SD 57188*

**Amount of claim:** 2,741.00

**Date incurred:** 1996

**Consideration for claim:** *merchandise*

**Claim is:** *Fixed and liquidated.*

**Account number:** 4417162149900752

*First USA Bank*

*PO Box 740085*

*Atlanta GA 30374*

**Amount of claim:** 1,147.00

**Date incurred:** 1996

**Consideration for claim:** *merchandise*

**Claim is:** *Fixed and liquidated.*

**Account number:** 4746870005871410

*Nations Bank of Delaware*

*PO Box 85350*

*Louisville KY 40285*

**Amount of claim:** 5,999.00

**Date incurred:** 1996

**Consideration for claim:** *merchandise*

**Claim is:** *Fixed and liquidated.*

**Account number:** 4328701070001029

*Summit Bank*

*PO Box 85170*

*Louisville KY 40285*

**Amount of claim:** 3,326.00

**Date incurred:** 1996

**Consideration for claim:** *merchandise*

**Claim is:** *Fixed and Liquidated*

**Subtotal this page:** 15,954.00



In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Name and mailing address, including zip code, of other parties to lease or contract.	Description of contract or lease and nature of debtor interest. State whether lease is for non-residential real property. State contract number of any government contract.
--	---

**None**

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

## SCHEDULE H - CODEBTORS

Name and address of codebtor	Name and address of creditor
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None

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: <i>Divorced</i>		DEPENDENTS OF DEBTOR AND SPOUSE	
		<i>No dependents</i>	
<b>EMPLOYMENT:</b>	DEBTOR		
Occupation	NONE		
Name of Employer			
How long employed			
Address of Employer			

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions  
(prorate if not paid monthly)

0.00

Estimated monthly overtime

0.00

SUBTOTAL

0.00

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

0.00

b. Insurance

0.00

c. Union dues

0.00

d. Other (specify)

0.00

SUBTOTAL OF PAYROLL DUTIONS

0.00

TOTAL NET MONTHLY TAKE HOME PAY

0.00

Regular income from operation of business or profession or farm  
(attach detailed statement)

0.00

Income from real property

0.00

Interest and dividends

0.00

Alimony, maintenance or support payments payable to the debtor  
for the debtor's use or that of dependents listed above.

Social security or other government assistance (specify)

0.00

Pension or retirement income

0.00

Other monthly income (specify)

0.00

TOTAL MONTHLY INCOME

0.00

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year  
following the filing of this document:

NONE ANTICIPATED

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete and label a separate schedule of expenditures.

Rent or home mortgage payment (include lot rented for mobile home) .....	300.00
Are real estate taxes included? Yes _____ No <input checked="" type="checkbox"/>	
Is property insurance included? Yes _____ No <input checked="" type="checkbox"/>	
Utilities:	
Electricity and heating fuel .....	75.00
Water and sewer .....	0.00
Telephone .....	45.00
Garbage .....	0.00
Security .....	0.00
Cable .....	0.00
Home Maintenance (repairs and upkeep) .....	25.00
Food .....	250.00
Clothing .....	25.00
Laundry and dry cleaning .....	10.00
Medical and dental expenses .....	100.00
Transportation (not including car payments) .....	0.00
Recreation, clubs and entertainment, newspapers, magazines, etc. ....	0.00
Charitable contributions .....	0.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's .....	0.00
Life .....	26.00
Health .....	0.00
Auto .....	0.00
Taxes (not deducted from wages or included in home mortgage payments) (specify) .....	0.00
Installment payments (In chapter 12 & 13 cases, do not list payments to be included in the plan) .....	0.00
Alimony, maintenance, and support paid to others .....	0.00
Payments for support of additional dependents not living at your home .....	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement) .....	0.00
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) .....</b>	<b>856.00</b>

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. secs. 152 and 3571.)

### DECLARATION

I, Carolyn V. Schnoor, named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Summary and Schedules*, consisting of 14 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Signature: Carolyn V. Schnoor  
Date: 9-15-97

ENGLEMAN & HOFFMAN, by: Charles  
A. Engleman, Esq.  
ENGLEMAN & HOFFMAN  
99 Highway 35  
PO Box 257  
Keyport, NJ 07735  
(908) 264-1956  
Attorney for the Petitioner

**UNITED STATES BANKRUPTCY COURT FOR THE**  
DISTRICT OF NEW JERSEY  
TRENTON

In re  
Carolyn V. Schnoor  
Debtor  
Social Security No.: 142-30-9841

Case No.:  
  
Debtor Statement of Intention  
  
Chapter:7

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. My intention with respect to the property of the estate which secures those consumer debts is as follows:
  - a. **Property to be surrendered**  
*No property to be surrendered.*
  - b. **Property to be retained**  
*No property to be retained.*
3. I understand that section 521(2)(b) of the Bankruptcy Code requires that I perform the above-stated intentions within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

Date: 9-15-97

Carolyn V. Schnoor  
Signature of debtor

ENGLEMAN & HOFFMAN, by: Charles  
A. Engleman, Esq.  
ENGLEMAN & HOFFMAN  
99 Highway 35  
PO Box 257  
Keyport, NJ 07735  
(908) 264-1956  
Attorney for the Petitioner

**UNITED STATES BANKRUPTCY COURT FOR THE**  
DISTRICT OF NEW JERSEY  
TRENTON

In re  
Carolyn V. Schnoor  
Debtor  
Social Security No.: 142-30-9841

Case No.:  
  
Rule 2016(b) - Statement of  
Attorney Compensation

Chapter:7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. sec. 329(a) and Bankruptcy Rule 2106(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	1,100.00
Prior to the filing of this statement, I have received .....	1,100.00
Balance Due .....	0.00

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid me is: *N/A*

☐ Debtor ☐ Other (specify) *No future compensation to be paid.*

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm.

A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. Other provisions:

*None*

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

*N/A*

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

9/15/97  
Date

  
Signature of Attorney

ENGLEMAN & HOFFMAN  
Name of Law Firm

ENGLEMAN & HOFFMAN, by: Charlotte  
A. Engleman, Esq.  
ENGLEMAN & HOFFMAN  
99 Highway 35  
PO Box 257  
Keyport, NJ 07735  
(908) 264-1956  
Attorney for the Petitioner

**UNITED STATES BANKRUPTCY COURT FOR THE**  
DISTRICT OF NEW JERSEY  
TRENTON

In re Case No.:  
Carolyn V. Schnoor  
Debtor  
Social Security No.: 142-30-9841  
Numbered Listing of Creditors  
Chapter:7

Creditor name and mailing address	Category of claim	Amount of claim
1. American Express attn: JDR Recovery Corp 500 Franklin Turnpike PO Box 585 Ramsey NJ 07446 373027728802002	Unsecured claims	4,377.00
2. Bayshore Community Hosp 727 North Beers Street Holmdel NJ 07733 96021571	Unsecured claims	518.00
3. Bayshore Community Hosp 727 North Beers Street Holmdel NJ 07733 5017692525	Unsecured claims	51.00
4. Bayshore Community Hosp. 727 North Beers Street Holmdel NJ 07733 5017711812	Unsecured claims	345.00
5. Chevy Chase Bank, FSB PO Box 999 Frederick MD 21705 5408103058900803	Unsecured claims	4,458.00
6. Citibank PO Box 6703	Unsecured claims	2,741.00



In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

Sioux Falls SD 57188  
5424180113714759

7	Citibank Mastercard PO Box 6703 Sioux Falls SD 57188 54251801013714759	Unsecured claims	2,741.00
8	First USA Bank PO Box 740085 Atlanta GA 30374 4417162149900752	Unsecured claims	1,147.00
9	Nations Bank of Delaware PO Box 85350 Louisville KY 40285 4746870005871410	Unsecured claims	5,999.00
10	Summit Bank PO Box 85170 Louisville KY 40285 4328701070001029	Unsecured claims	3,326.00

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. secs. 152 and 3571.)

#### DECLARATION

I, Carolyn V. Schnoor, named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Numbered Listing of Creditors*, consisting of 2 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Signature: Carolyn V. Schnoor  
Carolyn V. Schnoor  
Date: 9-15-97

ENGLEMAN & HOFFMAN, by: Charles  
A. Engleman, Esq.  
ENGLEMAN & HOFFMAN  
99 Highway 35  
PO Box 257  
Keyport, NJ 07735  
(908) 264-1956  
Attorney for the Petitioner

**UNITED STATES BANKRUPTCY COURT FOR THE**  
DISTRICT OF NEW JERSEY  
TRENTON

In re  
Carolyn V. Schnoor  
Debtor  
Social Security No.: 142-30-9841

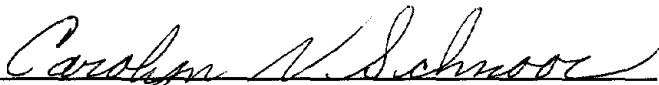
Case No.:  
  
Mailing Matrix  
  
Chapter:7

**COVER SHEET FOR LIST OF CREDITORS**

I hereby certify under penalty of perjury that the attached List of Creditors, which consists of 2 pages,  
(including this declaration) is true, correct, and complete to the best of my knowledge.

Date: \_\_\_\_\_

9-15-97

  
Carolyn V. Schnoor

10/22

American Express  
attn: JDR Recovery Corp  
500 Franklin Turnpike  
PO Box 585  
Ramsey NJ 07446

Bayshore Community Hosp  
727 North Beers Street  
Holmdel NJ 07733

Bayshore Community Hosp.  
727 North Beers Street  
Holmdel NJ 07733

Chevy Chase Bank, FSB  
PO Box 999  
Frederick MD 21705

Citibank  
PO Box 6703  
Sioux Falls SD 57188

Citibank Mastercard  
PO Box 6703  
Sioux Falls SD 57188

First USA Bank  
PO Box 740085  
Atlanta GA 30374

Nations Bank of Delaware  
PO Box 85350  
Louisville KY 40285

Summit Bank  
PO Box 85170  
Louisville KY 40285